B1 (Official Form 1)(4/10)									
United:	States Bank District of No		ourt				Voluntary	Petition	
Name of Debtor (if individual, enter Last, First, Sipe, Malou T	Middle):		Name	of Joint De	ebtor (Spouse	) (Last, First,	Middle):		
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):								
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)	ayer I.D. (ITIN) No./	Complete EIN	Last fo	our digits o	f Soc. Sec. or	Individual-T	Taxpayer I.D. (ITIN) N	o./Complete EIN	
Street Address of Debtor (No. and Street, City, a 940 Wagner Valley St. Henderson, NV	and State):	ZIP Code	Street Address of Joint Debtor (No. and Street, City, and State):  ZIP Code						
County of Residence or of the Principal Place of Clark		89052	Count	y of Reside	ence or of the	Principal Pla	ace of Business:		
Mailing Address of Debtor (if different from stre	eet address):		Mailin	g Address	of Joint Debt	or (if differer	nt from street address):		
	Г	ZIP Code	1					ZIP Code	
Location of Principal Assets of Business Debtor (if different from street address above):								•	
Type of Debtor  (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)    Nature of Business (Check one box)   Health Care Business   Single Asset Real Estate as de in 11 U.S.C. § 101 (51B)   Railroad   Stockbroker   Clearing Bank   Other   Tax-Exempt Entity (Check one box)    Health Care Business   Single Asset Real Estate as de in 11 U.S.C. § 101 (51B)   Railroad   Stockbroker   Clearing Bank   Other   Other				Chapter 11 of a Foreign Main Proceeding  Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  Nature of Debts (Check one box)  Debts are primarily consumer debts, Debts are primarily defined in 11 U.S.C. § 101(8) as business debts.  "incurred by an individual primarily for					
Filing Fee (Check one box  Full Filing Fee attached  Filing Fee to be paid in installments (applicable to attach signed application for the court's consideratidebtor is unable to pay fee except in installments. Form 3A.  Filing Fee waiver requested (applicable to chapter attach signed application for the court's considerations)	individuals only). Muston certifying that the Rule 1006(b). See Offic 7 individuals only). Mu	t Check all a  Sign A pl  A pl  A pl  A pl  A pl	tor is a sn tor is not tor's aggr ess than S applicable an is beir eptances	regate nonco \$2,343,300 ( boxes: ag filed with of the plan w	debtor as definess debtor as dentingent liquida amount subject this petition.	defined in 11 United debts (exc to adjustment		ee years thereafter).	
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available  ☐ Debtor estimates that, after any exempt prop there will be no funds available for distribution	erty is excluded and	administrative		es paid,		THIS	SPACE IS FOR COURT	USE ONLY	
1- 50- 100- 200-	1,000- 5,001- 5,000 10,000		5,001- 0,000	50,001- 100,000	OVER 100,000				
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	to \$100 to		\$500,000,001 to \$1 billion					
\$0 to \$50,001 to \$100,001 to \$500,001	\$1,000,001 \$10,000,001 to \$10 to \$50		00,000,001 \$500	\$500,000,001 to \$1 billion					

B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): Voluntary Petition Sipe, Malou T (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Anthony J. DeLuca June 24, 2010 Signature of Attorney for Debtor(s) (Date) Anthony J. DeLuca Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

6/24/10 12:12PM B1 (Official Form 1)(4/10)

### **Voluntary Petition**

(This page must be completed and filed in every case)

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Malou T Sipe

Signature of Debtor Malou T Sipe

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 24, 2010

Date

#### Signature of Attorney\*

#### X /s/ Anthony J. DeLuca

Signature of Attorney for Debtor(s)

#### Anthony J. DeLuca 006952

Printed Name of Attorney for Debtor(s)

#### **DeLuca & Associates**

Firm Name

5830 West Flamingo Road Suite 233 Las Vegas, NV 89103

Address

#### (702) 873-5386 Fax: (702) 873-5903

Telephone Number

## June 24, 2010

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Sipe, Malou T

#### Signatures

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court District of Nevada

		District of Nevada		
In re	Malou T Sipe		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

D	-

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);

☐ Active military duty in a military combat zone.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Malou T Sipe

Malou T Sipe

Date: June 24, 2010

Case 10-21783-lbr Doc 1 Entered 06/24/10 12:15:51 Page 6 of 11

B6A (Official Form 6A) (12/07)

In re	Malou T Sipe	Case No
-	-	Debtor

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

684 Tomscott Ave. Henderson, NV 89052		-	350,000.00	625,850.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **350,000.00** (Total of this page)

Total > **350,000.00** 

(Report also on Summary of Schedules)

**0** continuation sheets attached to the Schedule of Real Property

6/24/10 12:12PM

B6D (Official Form 6D) (12/07)

In re	Malou T Sipe	Case No.
-		, Debtor

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

					_			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	G	UZLLQDLDAF	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxx5060			Opened 4/01/07 Last Active 3/15/10		E			
Chase N54 W 13600 Woodale Dr Mennomonee, WI 53051		-	Second Mortgage 684 Tomscott Ave. Henderson, NV 89052		D			
			Value \$ 350,000.00				72,493.00	72,493.00
Account No. xxxx9163			Opened 1/01/07					
City Ntl Bk Attn: Bankruptcy Po Box 785057 Orlando, FL 32878		-	First Mortgage 684 Tomscott Ave. Henderson, NV 89052					
			Value \$ <b>350,000.00</b>				553,357.00	203,357.00
Account No.			Value \$					
Account No.								
			Value \$					
continuation sheets attached			Subtotal (Total of this page)				625,850.00	275,850.00
	(Report on Summary of Schedules)						625,850.00	275,850.00

6/24/10 12:12PM

Malou T Sipe 940 Wagner Valley St. Henderson, NV 89052

Anthony J. DeLuca DeLuca & Associates 5830 West Flamingo Road Suite 233 Las Vegas, NV 89103

American General Finan Acct No xxxxxxxxxxx1067 745 W Baseline Rd Ste 1 Tempe, AZ 85283

Bk Of Amer Acct No 4051 Po Box 17054 Wilmington, DE 19850

Chase Acct No xxxxxxxx5060 N54 W 13600 Woodale Dr Mennomonee, WI 53051

Chase Acct No xxxxxxxx4038 Po Box 15298 Wilmington, DE 19850

Chase Acct No xxxxxxxx0451 Po Box 15298 Wilmington, DE 19850

Chase Acct No xxxxxxxx6510 Po Box 15298 Wilmington, DE 19850

Chase Na Acct No xxxxxxxx4803 Po Box 15298 Wilmington, DE 19850

Chvy Chase Acct No xxxxxxxxxxxxx1272 6200 Chevy Chase D Laurel, MD 20707

Citibank Sd, Na
Acct No xxxxxxxx6376
Attn: Centralized Bankruptcy
Po Box 20507
Kansas City, MO 64195

City Ntl Bk Acct No xxxx9163 Attn: Bankruptcy Po Box 785057 Orlando, FL 32878

Crossland Mtg/fhlmc Acct No xxxxxxxx2288 I Home Campus Des Moines, IA 50328

Discover Fin
Acct No xxxxxxxx3200
Attention: Bankruptcy Department
Po Box 3025
New Albany, OH 43054

Discover Fin
Acct No xxxxxxxx4069
Attention: Bankruptcy Department
Po Box 3025
New Albany, OH 43054

Discover Fin
Acct No xxxxxxxx4068
Attention: Bankruptcy Department
Po Box 3025
New Albany, OH 43054

First Usa Bank N A Acct No xxxxxxxx0347 3565 Piedmont Rd Ne Atlanta, GA 30305

Ford Motor Credit Corporation Acct No xxxx5646 National Bankruptcy Center Po Box 6275 Dearborn, MI 48121

GEMB / HH Gregg Acct No xxxxxxxx1819 Attention: Bankruptcy Po Box 103106 Roswell, GA 30076

GEMB / Mervyns Acct No xxxxxxxx4932 Attention: Bankruptcy Po Box 103104 Roswell, GA 30076 Gemb/ge Money Acct No xxxxxxxx0903 200 W 14th St Suite 150 Tempe, AZ 85281

Gemb/jcp Acct No xx1590 Attention: Bankruptcy Po Box 103104 Roswell, GA 30076

Gemb/the Ultimate Bed Acct No xxxxxxxx2800 Po Box 981439 El Paso, TX 79998

Gemb/walmart Acct No xxxxxxxx0583 Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

Gmac Hm Eq Acct No xxxxxx3127 P.o.box 4622 Waterloo, IA 50704

Hsbc/neimn Acct No xxxxxxx1024 Hscb Retail Srvs/ Attn: Bankruptcy Po Box 5263 Carol Stream, IL 60197

Macys/fdsb Acct No xxxxxxxxx8720 Macy's Bankruptcy Po Box 8053 Mason, OH 45040

Mortgage Service Cente Acct No xxxxxxxxx2226 Attn: Bankruptcy 2001 Bishops Gate Blvd Mt Laurel, NJ 08054

Nevada Federal Cred Un Acct No xxxxxxx3340 2645 S Mojave Rd Las Vegas, NV 89121

Nevada State Bank Acct No xxxxx0919 2185 S 3270 W Salt Lake City, UT 84119 Nordstrom FSB Acct No xxxxxxxxxx4464 Attention: Bankruptcy Department Po Box 6566 Englewood, CO 80155

Saxon Mortgage Service Acct No xxxxxx7966 4708 Mercantile Dr. Fortworth, TX 76137

Sears/cbsd Acct No xxxxxxxx4227 701 East 60th St N Sioux Falls, SD 57117

Unvl/citi Acct No xxxxxxxx0066 Po Box 6241 Sioux Falls, SD 57117

Wfnnb/express Acct No x3741 Attn: Bankruptcy Po Box 18227 Columbus, OH 43218

Wfnnb/victorias Secret Acct No x8408 Po Box 182128 Columbus, OH 43218

World Savings & Loan Acct No xxxxxxxx2338 Attn: Bankruptcy 4101 Wiseman Blvd San Antonio, TX 78251